

FILED  
5/24/22 10:05 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
 ) Case No. 21-22168-JAD  
 )  
DANIEL D. LANE ) Chapter 13  
 )  
Debtor(s). ) Doc. # 44  
 )  
X

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Daniel D. Lane and Connexus Credit Union
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated 11/6/2021
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Debtor(s) Plan payments shall be changed from \$ \_\_\_\_\_ to  
\$ \_\_\_\_\_ per \_\_\_\_\_, effective \_\_\_\_\_; and/or the Plan  
term shall be changed from \_\_\_\_\_ months to \_\_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Connexus Credit Union's Claim #4 to govern as to amount (\$12,035.91).  
shall not be crammed down, interest rate of 4.25%, to be paid in full over life of Plan.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 24th day of May, 2022

  
\_\_\_\_\_  
United States Bankruptcy Judge  
Jeffery A. Deller

Stipulated by:

/s/ Lawrence W. Willis  
Counsel to Debtor

Stipulated by:

/s/ Owen Katz  
Counsel to Chapter 13 Trustee

Stipulated by:

/s/ Garry Masterson  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Daniel D Lane  
Debtor

Case No. 21-22168-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 24, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2022:**

Recip ID	Recipient Name and Address
db	+ Daniel D Lane, 2770 Columbia Avenue, Pittsburgh, PA 15221-4561
cr	+ GRB Law Borough of Braddock Hills, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, Pa 15219 UNITED STATES 15219-6101
15440522	+ Borough of Baldwin Hills, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15420409	+ Payoff, Inc., Attn: Bankruptcy, 1700 Flight Way, Tustin, CA 92782-1839
15429110	+ Robertson, Anschutz, Schneid, Crane, and Partners, PLLC, 130 Clinton RD #202, Fairfield, NJ 07004-2927

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	May 24 2022 23:51:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15429097	Email/PDF: ebn_ais@aisinfo.com	May 24 2022 23:59:45	American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
15420403	Email/Text: creditcardbkcorrespondence@bofa.com	May 24 2022 23:51:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15420404	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2022 23:59:48	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15422971	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2022 23:59:48	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15429101	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2022 23:51:00	Comenity Bank-Bankruptcy Dept., Po Box 183043, Columbus, OH 43218-3043
15420406	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2022 23:51:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15420407	+ Email/Text: bankruptcy@connexuscu.org	May 24 2022 23:51:00	Connexus Credit Union, Attn: Bankruptcy, Po Box 8026, Wausau, WI 54402-8026
15437785	+ Email/Text: jdryer@bernsteinlaw.com	May 24 2022 23:51:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15429106	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 24 2022 23:51:00	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15420405	Email/PDF: ais.chase.ebn@aisinfo.com	May 24 2022 23:59:43	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15426609	+ Email/Text: RASEBN@raslg.com	May 24 2022 23:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15423965	+ Email/Text: bankruptcydpt@mcmcg.com		

District/off: 0315-2

User: auto

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		May 24 2022 23:51:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15420408	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 24 2022 23:51:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15420410	+ Email/Text: bankruptcyteam@quickenloans.com		
		May 24 2022 23:51:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15427993	+ Email/Text: bankruptcyteam@quickenloans.com		
		May 24 2022 23:51:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15429111	+ Email/Text: bankruptcyntices@squareup.com		
		May 24 2022 23:51:00	Square Capital, 1455 Market Street, Suite 600, San Francisco, CA 94103-1332
TOTAL: 17			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Connexus Credit Union
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15429098	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court., Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15429099	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15429102	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15429103	*+	Connexus Credit Union, Attn: Bankruptcy, Po Box 8026, Wausau, WI 54402-8026
15429105	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15429104	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
15429100	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15429107	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15429108	*+	Payoff, Inc., Attn: Bankruptcy, 1700 Flight Way, Tustin, CA 92782-1839
15429109	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573

TOTAL: 2 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Connexus Credit Union pitecf@weltman.com

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Jeffrey R. Hunt

on behalf of Creditor GRB Law Borough of Braddock Hills jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Lawrence W. Willis

on behalf of Debtor Daniel D Lane ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8